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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/533,445

11/14/2005

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EXAMINER

TRAN, HAI

ART UNIT

PAPER NUMBER

3694

MAIL DATE

DELIVERY MODE

01/30/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/533,445	Applicant(s) ZILBERMAN, RAN	
	Examiner HAI TRAN	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 14 November 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-14, 22, 24 and 32 is/are pending in the application.
- 4a) Of the above claim(s) 15-21, 23, 25-31 and 33 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-14, 22, 24 and 32 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This is the first Office Action in response to the application filed on November 14, 2005, titled: "Electronic Interpretation of Financials".
2. Claims 15-21, 23, 25-31 and 33 have been cancelled. Claims 1-14, 22, 24, and 32 are pending in this application and have been examined.

Priority

3. This application is a 371 of PCT/IL03/00897, filed 10/30/2003, which claims the benefit of U.S. Provisional Patent Application No. 60/422,141, filed 10/30/2002.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 1-14, 22, 24, and 32 are rejected under 35 U.S.C. 102(e) as being anticipated by Hamilton (U.S. Patent No. 6,968,316) ("Hamilton").

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially

teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

6. **Regarding claim 1**, Hamilton discloses a method of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity (see figure 2/element 100, col. 8, lines 39-26 of col. 9); and

for at least one predetermined relationship: looking up which at least two variables are linked to said predetermined relationship, determining values of said at least two linked variables, evaluating said predetermined relationship using said determined values, selecting less than all interpretative paragraphs associated with said relationship based on results of said evaluating (see col. 9, lines 27-25 of col. 20, figures 3A-C, and Tables 1-25), and outputting said selected less than all paragraphs (see col. 20, lines 26-32 of col. 21, figure 2/elements 600-800, figures 4A-J, Table 26).

7. **Regarding claim 2**, Hamilton teaches wherein said selected less than all paragraphs are adapted to include at least part of said determined values (see col. 20, lines 26-32 of col. 21, figures 4A-J).

8. **Regarding claim 3**, Hamilton teaches wherein said determining includes: computing each value of said at least two variables from at least one of said received inputs (see figure 2/element 300 and description, Table 3, col. 11, lines 34-40).

9. **Regarding claim 4**, Hamilton teaches wherein a relationship is not evaluated if a test of significance is not passed (see figure 2/element 300 and description, Table 4-5).

10. **Regarding claim 5**, Hamilton teaches wherein a relationship is not evaluated if user specified criteria are not fulfilled (see figure 2/element 300 and description, Table 25).
11. **Regarding claim 6**, Hamilton teaches wherein said relationship is part of a sequence of evaluated relationships and said sequence corresponds to a predetermined order (see figure 2/all elements and description).
12. **Regarding claim 7**, Hamilton teaches wherein said relationship is part of a sequence of evaluated relationships and said sequence conforms to criteria specified by a user (see figure 2/all elements and description).
13. **Regarding claim 8**, Hamilton teaches wherein said inputs includes inputs relating to a predetermined period and corresponding inputs related to a period preceding said predetermined period (see figure 2/element 500 and description).
14. **Regarding claim 9**, Hamilton teaches wherein said inputs include inputs for said entity and corresponding inputs for an industry which includes said entity and/or corresponding inputs for a competitor of said entity or entity other than said entity (see figure 2/element 300 and description).
15. **Regarding claim 10**, Hamilton teaches further comprising: outputting graphics illustrating said relationship (see figures 4I-J and description).
16. **Regarding claim 11**, Hamilton teaches wherein an appearance of said graphics is dependent on which of said interpretive paragraphs are selected (see figures 4I-J and description).

17. **Regarding claim 12**, Hamilton teaches wherein evaluating said relationship includes: comparing magnitude of said determined values with one another (see figure 2/element 300).

18. **Regarding claim 13**, Hamilton teaches wherein evaluating said relationship includes: comparing magnitudes of said determined values against predetermined levels (see figure 2/element 500).

19. **Regarding claim 14**, Hamilton teaches wherein evaluating said relationship includes: verifying that values of all said at least two linked variables have been evaluated (see figure 2/elements 300-500).

20. **Regarding claim 32**, Hamilton teaches that the method of claim 1, wherein said selected less than all paragraphs are no paragraphs and therefore zero paragraphs are outputted (see figure 2/elements 600-800, col. 20, lines 26-32 of col. 21, Table 26).

21. **Regarding claim 22**, Hamilton discloses a method for electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity (see figure 2/element 100 and description);

analyzing primarily financials of an entity, based on said inputs (see figure 2/element 500 and description); and

outputting a textual description and interpretation of analyzed financial of said entity (see figure 2/elements 600-800 and description).

22. **Regarding claim 24**, this claim is similar to claim 1 with the exception that it states one variable instead of two. This claim has the same steps and limitations as claim 1. Hence, it is rejected under the same rationale provided in claim 1.

Conclusion

23. Claims 1-14, 22, 24, and 32 are rejected.

24. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- U.S. Patent No. 6,850,897, "Method And System For Analyzing The Use Of Profitability Of An Organization", Paquette, February 1, 2005.
- U.S. Patent No. 6,473,745, "Intelligent Advisor System And Method", Doerr et al., October 29, 2002.
- U.S. Patent No. 7,167,838, "Security Analyst Estimates Performance Viewing System And Method", Gatto, January 23, 2007.

25. Any inquiry concerning this communication or earlier communications from the examiner should be directed to HAI TRAN whose telephone number is (571)272-7364.

The examiner can normally be reached on M-F, 9-4 PM.

26. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3694

27. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/H. T./

Examiner, Art Unit 3694

/James P Trammell/

Supervisory Patent Examiner, Art Unit 3694